Strategic Planning Branch **REPORT**

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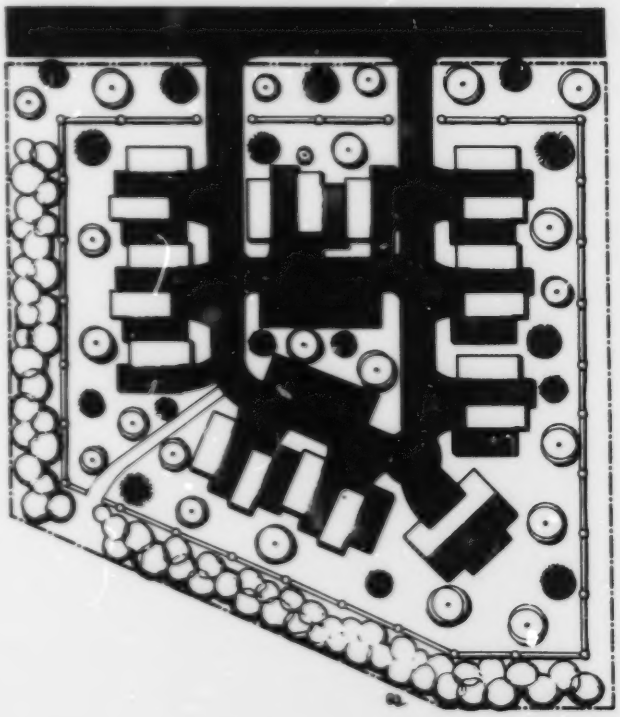
The Retirement Village Phenomenon in Edmonton

Research Paper No. 33



December 1989

THE CITY OF Edmonton PLANNING AND DEVELOPMENT

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RESEARCH PAPER NO. 33

The Retirement Village Phenomenon in Edmonton

by

Ann Dafoe

Important Note: This paper was prepared by the
Forecasting and Policy Development Group, Strategic Planning Branch
Planning and Development Department.
Neither the methods nor the results have been
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For more information call 428-8855

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Ann Dafoe
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EXECUTIVE SUMMARY

Retirement villages are flourishing in Edmonton. Since 1985 at least 17 villages have been built and another 14 are in the planning or construction stages. This study examines Edmonton's experience with this new adult housing form that combines shelter with a socially active lifestyle and maintenance-free living.

The Senior Market is Growing

Upcoming generations of healthier, wealthier seniors represent a growing market for innovative retirement housing. In Edmonton, the 65 and older age group will increase by 10,800 persons or 21% over the next five years; persons in the younger 45-64 year age group will grow by 13,100 or by 13% over the 1989 to 1994 forecast period. In comparison, persons in the large 25-44 year age group will increase by 19,600 by 1994 and young people aged 15-24 will decline by 11,200. The new trend to retirement villages reflects the private sector's initiative to tap into the growing over 45 target group.

Many Forces Shape Development

As Alberta slowly recovered from the 1982 recession, one result of high apartment vacancy rates and high out-migration was the significant decline in the markets for apartments and multi-family housing after 1983. Builders of retirement villages were able to take advantage of the lower land prices of larger suburban parcels left vacant because of low demand.

Although personal income levels drop significantly with retirement, seniors are often able to recoup the equity in their existing homes to buy into a retirement village. Edmonton's long time homeowners are also in a position to benefit from increasing house prices and strong resale housing demand.

Community Within a Community

Most villages are being marketed as a community within a community; bungalow-styled housing is grouped in attached units of two, three, four or more. The complex is set apart from the rest of the neighbourhood with fencing and distinct entryways. Projects are often sold as condominiums, although some units are now sold on a fee simple basis. Most villages combine an attractive home with recreational opportunities and worry free outdoor maintenance.

Some of Edmonton's newer retirement villages have strayed from the distinct bungalow-styling common to most projects. They include a luxury high rise and walk-up apartments. Although most projects are in the suburbs, where land is more readily available, some have appeared in the inner city. Where possible, sites take advantage of nearby amenities including shopping plazas, man-made lakes, parks and golf courses.

Active Adults, Small Households

A profile of Edmonton's early retirement villages indicate that over 80% of residents were in the 55 to 74 year age group. The average household size was

1.7 persons per unit and 94% of the dwelling units had two bedrooms. Eighty percent of all residents were married and 15% were widowed.

Variations in Design

Large retirement projects in the United States and Canada have expanded to include health and support services in addition to housing. Called Continous Care Retirement Communities (CCRC), residents choose an independent lifestyle in the apartment component and move towards assisted living or nursing care as health deteriorates.

In the United States, many seniors are aging in place in Naturally Occurring Retirement Communities (NORCs). As residents in existing multi-family housing age to senior status, the project becomes a retirement community and necessary support services are brought into the seniors' homes.

Future Directions for Edmonton

Today's successful retirement villages are filling the previously unmet housing needs of adults in the over 45 age groups. Forecasts to 1994 show new population growth will be greatest in the 45-54 and 70 and over age groups; future seniors' housing may need to incorporate links to health care facilities and provide services and housing designs oriented to the frail elderly.

In response to rising land prices, retirement housing may have to incorporate higher density designs, especially for projects situated in the inner city. Projects are expected to remain in the suburbs until ready land inventories are used up. Excellent potential exists in Mill Woods and north Edmonton.

The aging of the population, land prices, resale housing markets and land availability will combine to influence new retirement housing. Retirement villages will not replace the need for subsidized housing and institutionalized care, but they provide one option that recognizes seniors as a specialized group, with diverse needs and interests.

THE RETIREMENT VILLAGE PHENOMENON IN EDMONTON

1. INTRODUCTION

In 1985, Edmontonians were introduced to a new concept in seniors' housing: the retirement village. The village concept has flourished since then; Edmonton now has 17 retirement villages, with another 14 in the planning or construction stages. Most are offering socially active homebuyers, who are 45 years of age or older, a lifestyle alternative for their retirement years. Marketing to specific age groups ensures that buyers retire among neighbours who share similar interests.

A typical village organizes attached bungalow-styled houses around a recreation centre. Since homes are often sold as condominium units, residents are free from security worries and outside maintenance. Although the villages have concentrated in Edmonton's suburbs, projects have recently appeared in some inner city communities.

This study examines Edmonton's experience with this new housing form. Section 2 provides insight into the social and economic forces which led to the retirement village concept and its success. Details on the form and location of the villages are presented in section 3. A summary of other housing alternatives for Edmonton's seniors is also presented in section 3. Section 4 raises a number of issues to be considered in the wake of this new trend and section 5 addresses future directions for Edmonton. Section 6 completes the report with some general conclusions.

Attractive bungalow-styled housing.

2. BACKGROUND

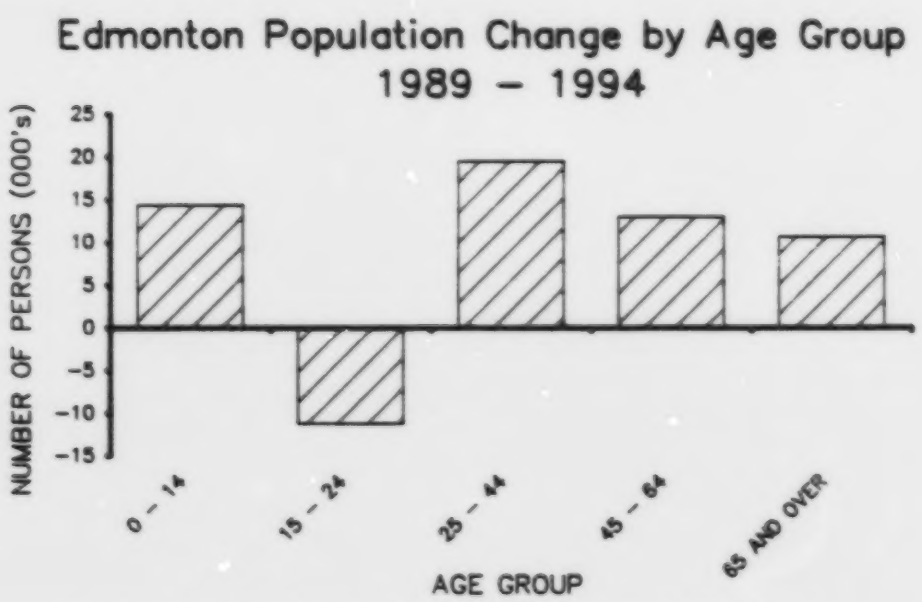
2.1 The Senior Market is Growing

The aging of Canadians, and Edmontonians in particular, has only recently been discovered by developers as a new niche in the housing market. Upcoming generations of healthier, wealthier seniors represent a growing market for innovative housing forms.

The Canadian age structure will experience several changes over the next three decades; the most noticeable will be the distinct aging of the population. In 1986, 2.7 million Canadians, almost 11% of the total population, were 65 or older. By 2001 this age group will grow to 4 million or 14% of the total population, and by 2011, Statistics Canada predicts there will be 5 million seniors 65 and over.

Figure 1 shows Edmonton's forecasted population change by selected age groups over the next five years. The 65 and older age group will increase by 21%, from 52,000 in 1989 to a forecasted 63,000 in 1994. Edmontonians in the younger 45-64 year age group will grow 13% over the 1989 to 1994 forecast period or by 13,000 persons. In comparison,

Figure 1



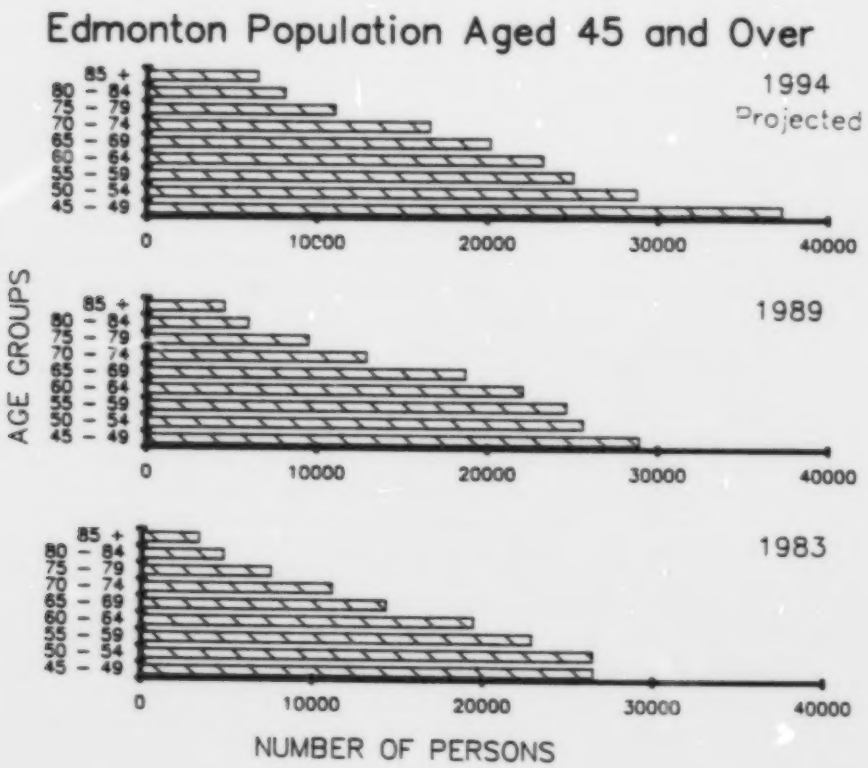
Source: 1989 Civic Census; Planning and Development Department, October, 1989.

persons in the large 25-44 year age group will increase by 19,600 by 1994, and children under 15 years will increase by 14,500 persons. Students and entry-level workers in the 15-24 year age group are expected to decline by 12% or 11,200 persons by 1994. Over the longer term, the aging of the baby boom generation will intensify the need to accommodate the retirement housing market.

Figure 2 represents the changing structure of Edmonton's older age groups over the three time periods 1983, 1989, and 1994. With time, the pyramid shape begins to round out as the proportions in the oldest age groups increase. Improving mortality rates have also contributed to the growth in the senior population, helped along by today's emphasis on healthy diet and exercise.

The market potential offered by the large and growing over 45 age group will vastly effect future housing demands. The new trend to retirement villages, in Edmonton and elsewhere, reflects the private sector's initiative to tap into this prime target group.

Figure 2



Source: 1983, 1989 Civic Census; Planning and Development Department, October 1989.

2.2 Many Forces Shape Development

Many social and economic forces were at work in Edmonton in the early 1980's; these played a part in delaying the development industry's entry into the retirement housing market. These forces also came together to shape the locations and style of the retirement village.

Alberta's slow recovery from the 1982 recession affected the residential housing market. One result of high apartment vacancy rates and high out-migration was the significant decline in the markets for apartments and multiple family housing after 1983. Multiple family sites in Edmonton's suburbs remained vacant while single family residences filled in around them. This demand for traditional low density housing prompted builders and developers of retirement villages to take advantage of the lower land prices of the vacant properties. These vacant parcels also provided developers with a consolidated piece of property that was already serviced to handle larger densities.

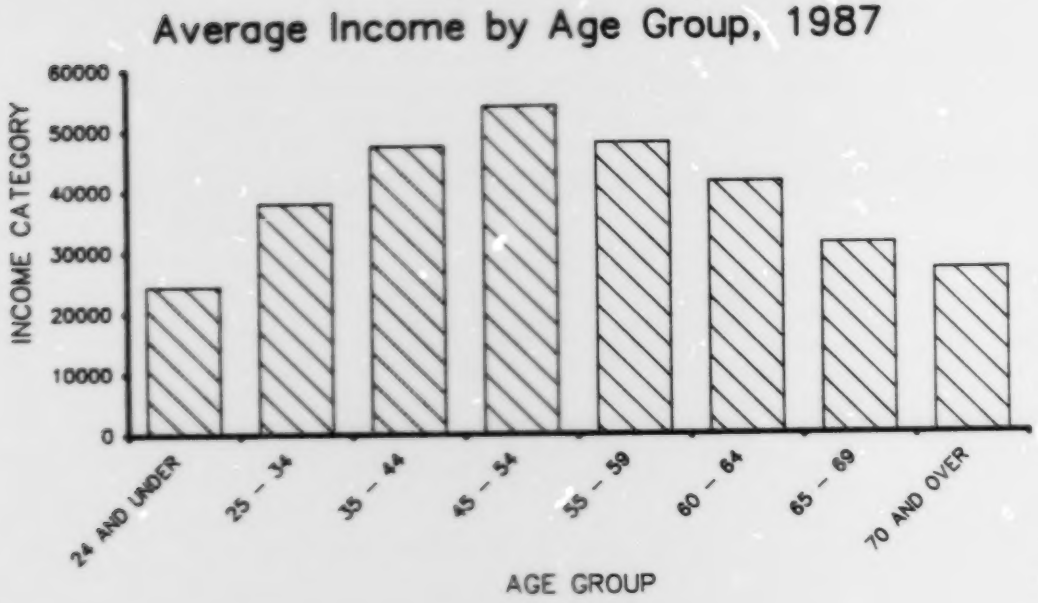
In 1983, Nu-West Developments and Alberta Municipal Affairs conducted a joint study of the feasibility of targeting the senior citizen market and the viability of the retirement village concept.[1] At the time, seniors' housing was either publicly financed high density lodges, or oriented to a luxury condominium market. With demand in the traditional single family market fluctuating in response to the changing economy, the study correctly predicted that the development sector would be forced to re-evaluate the housing demands of the growing over 45 age market.

The commonly held belief that seniors are economically deprived may also have delayed any interest in retirement housing until recently. Figure 3 shows the 1987 average income of Canadians by age group. As expected, income peaks in the 45-54 age group, and falls somewhat in the 55-64 age groups, when skills drop off and early retirement begins. At age 65 and over, incomes fall substantially to reflect loss in wage income and dependence on pensions and savings income.

In an assessment of net worth, income only presents a partial picture which excludes assets like cash savings and homeownership. Measures of income alone often underestimate the resources available to seniors. The Alberta Municipal Affairs study concluded that seniors who own their own home are in a financial position to purchase moderately priced homes, despite lower incomes. Seniors are able to recoup the equity in their existing homes to buy into a retirement village project. Wealthier seniors would have savings left over for travel and leisure.

Edmonton's long time homeowners are also in a position to benefit from increasing house prices and strong resale housing demand. The average house price of an Edmonton home has increased nearly four-fold since 1970. Elderly homeowners may also have benefitted from long term fixed mortgages at low interest rates. With a move into a retirement village, owners can take advantage of Edmonton's current healthy resale market and retire in a modest new home.

Figure 3



Source: Statistics Canada, Family Incomes 1987, Catalogue 13-208, 1989.

3. NATURE OF EDMONTON'S RETIREMENT VILLAGES

3.1 Community Within A Community

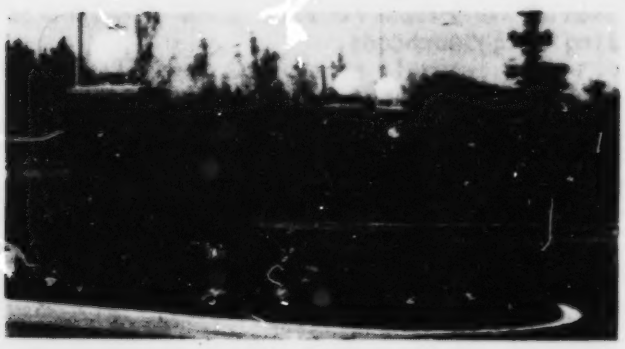
This section outlines the general design and location of Edmonton's retirement villages. Most villages are being marketed as "a community within a community". Along with an attractive home, potential buyers are offered a socially active lifestyle, security and maintenance-free living. The villages are intended to appeal to home buyers approaching or past retirement age and free from children.

The Edmonton area's first retirement village advertised its grand opening in September 1984 in St. Albert, and claimed to be the first development of its kind in Canada. Edmonton's first retirement community opened in the Bearspaw neighbourhood in November 1985. A number of developers have entered the retirement housing market including Horizon Village Corporation, Carrington Properties Ltd., Brass III Developments, Lehndorff Homes, Miller Brothers Inc., SouthWestern Land Development Ltd., Melcor and Fantasy Homes.

A number of villages and their features are shown in the accompanying photos. Edmonton's retirement villages include anywhere from 10 to 85 dwelling units. They represent relatively low density development at approximately 18-22 units per hectare (7-9 units per acre). The complex is set apart from the rest of the neighbourhood with fencing and subtle private property signs at the entranceways. Within the retirement village, bungalow-styled housing is grouped in attached units of two, three, four or more. Most projects are sold as condominiums, with roads and common areas owned by the condominium members.

Designs include attached garages, fencing and landscaping.

Project based on fee simple ownership.



Attractive front entrances greet visitors.

Inside a condominium project.

Although dwelling units have individual yards and patios, fences do not separate neighbours within the village. Units have either a single or double front-drive garage and lawns are fully landscaped. All the units in a project follow similar architectural detailing; exterior finishings either match or complement each other. Nearly all projects feature low, heavy roof lines which tends to accentuate the retirement village as a separate community from the rest of the neighbourhood. Inside the homes, all living spaces are accommodated on the main floor to avoid stairs and the full basements are left undeveloped. Most developers offer a choice of floor plans, ranging from one to three bedrooms.

Prices have been advertised from $76,900 to $150,000 and higher; units range in size from 85 to over 185 square metres (950 to over 2,000 square feet). Projects also include a monthly fee for yardwork, snowshoveling and maintenance. Most retirement homes tend to be smaller and less costly than single family homes in the surrounding neighbourhoods.

A main attraction in many retirement villages is the recreation centre, which provides residents with a range of social opportunities. The recreation building may include a games room, T.V. lounge, kitchen facilities, washrooms, patio, party room with dance floor and bar facilities and meeting areas.

Some retirement villages are built as cooperatives and managed by a non-profit society. A Red Deer project, built over 1985-1986, was developed by a seniors' self-help group. Co-ops require a very strong sponsor group and are not as common as large private sector builders. As more developers enter the retirement housing market, projects are becoming more varied. In some, condominiums have been replaced with fee simple ownership and recreation buildings are not included. These new projects maintain the bungalow styling, open landscaping and periphery fencing prevalent in the condominium projects, but tend to blend more so with the single family homes in the surrounding neighbourhoods as they follow the standard city street system, rather than the narrow roads of most condominium projects.

Some of Edmonton's newer retirement villages have strayed from the distinct attached bungalow styling common to most projects. One company is currently building a luxury high-rise on the river bank in Oliver and another three builders have advertised plans for four-storey apartment complexes. Three of these projects reflect higher density designs in Edmonton's inner city. A new project in Mill Woods has included two-storey homes among the bungalows, and a project in Bearspaw includes single detached bungalows.

Seniors may prefer mature neighbourhoods, where they can remain in familiar surroundings near friends and relatives; however, inner city land costs prohibit low density developments such as the attached bungalow-styled retirement villages and the necessary large consolidated parcels are not easy to assemble. The suburbs, on the other hand, offer land that is less costly and more readily available than land in the inner city and the suburbs are also perceived to portray a quieter image with less crime and traffic. Preferred neighbourhoods are those that are perceived to maintain their value.

Inner city villages include a luxury high-rise in Oliver, an apartment complex in Inglewood, and projects in Kildare, Glenwood and Crestwood. Edmonton's remaining retirement villages have been located in the suburbs. The bungalow-styled developments favour suburban areas, where land is more readily available and less costly than inner city properties. Map 1 provides a general location of Edmonton's retirement villages.

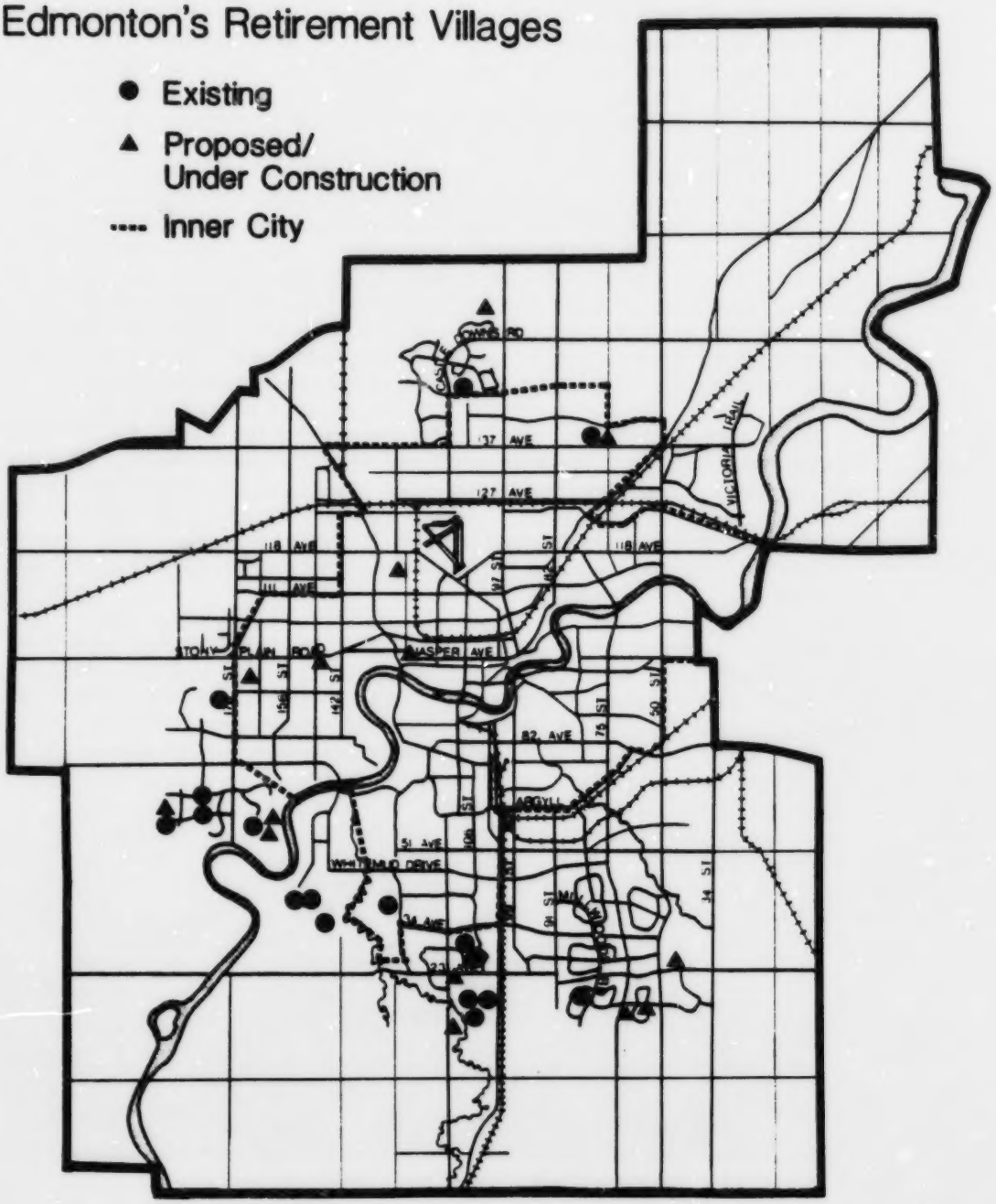
About 17 Edmonton villages already exist and they account for over 700 units. Most of these projects are in West Jasper Plan (Summerlea, Jamieson Place, Callingwood and Oleskiw neighbourhoods), Riverbend (Rhatigan Ridge, Ogilvie Ridge neighbourhoods), Kaskitayo (Bearspaw and Ermineskin neighbourhoods) and Castle Downs (Beaumaris

A village with two-storey homes.

Map 1

Edmonton's Retirement Villages

- ● Existing
- ▲ Proposed/ Under Construction
- ---- Inner City



SOURCE: City of Edmonton Planning and Development Department, November 1, 1989.

neighbourhood). Projects have just begun to appear in Mill Woods (Satoo, Sakaw, Weinlos). At least 14 more projects, representing over 600 units, are proposed or currently under construction in Edmonton.

Where possible, sites take advantage of nearby amenities including shopping plazas, parks, man-made lakes and golf courses. Projects front on man-made lakes in Beaumaris and Bearspaw. A village in Bearspaw is sited along a creek flowing into the Bearspaw lake and the project planned for Twin Brooks will feature ravine-backed lots. Access to good transportation routes and bus stops are also important siting characteristics.

New retirement villages are highly publicized in newspaper advertisements. Developers want to reach consumers early because homes are often pre-sold before construction begins. Once a show home is available on a new site, sample floorplans and artists' renderings promote the finished product. Developers understand that seniors view any major housing move with extreme caution. Many seniors consider this as their last move and it represents a very important decision for them.

Developers vary their approach in orienting their retirement villages to older adult age groups. Some projects enforce a 50 or over age restriction or restrict children under 18. Other retirement villages simply market their homes to the 45 plus age groups in their advertisements, appealing to the needs of the "empty nester."

Developers are also highlighting a lifestyle alternative in their advertisements. They are reaching out to the older active adult market, offering home ownership, security, and social activities. Major amenities like a nearby golf course or ravine are promoted for their leisure-time activities, and to increase a project's level of prestige.

Aesthic landscape features incorporated into design.

3.2 Consumer Profile: Active Adults, Small Households

To establish a profile of residents living in Edmonton's early retirement villages, the City's population and land analysis (PLANS) computerized information system was used. PLANS is able to reference a variety of civic databases to gather current (May 1987 Civic Census) information on land parcels and individuals.

The small population included four housing projects that were built in 1985 or 1986, and included 144 dwelling units and 245 residents. The four projects ranged in size from 10 units to 79 units. The data provided a number of valuable insights into homeowners, many of which verify what would be the "expected consumer".

- 84% of the residents were in the 55 to 74 year age group. The full age breakdown was as follows:

Age	Frequency	Percent
25-29	3	1.2
45-49	3	1.2
50-54	21	8.6
55-59	48	19.6
60-64	53	21.6
65-69	67	27.3
70-74	38	15.5
75-79	7	2.9
80-84	4	1.6
90-94	1	0.4
TOTAL	245	100.0

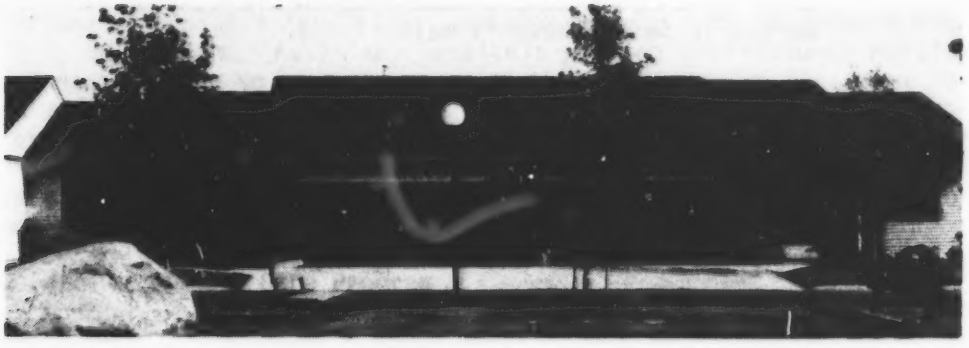
- average household size was 1.7 persons per unit
- women represented 58% of the 245 residents
- 80% of the residents were married and 15% were widowed
- 41% of the residents were retired in 1987, 33% were homemakers and 18% were employed full time
- 20% of the population had lived in their home for the last one to two years, 68% more recently moved to their home from elsewhere in Edmonton and 8% moved from elsewhere in Alberta
- 94% of the 144 dwelling units had two bedrooms
- 70% of the units were occupied by two-adult households, the remainder were occupied by one-adult households

Edmonton's early retirement villages attracted a large number of married couples 55 years and over. Although some residents still worked, most were into their retirement years.

In a 1988 Municipal Affairs study, residents of three villages (two in Edmonton, one in St. Albert) were surveyed.[2] The detailed questionnaire provided insight into residents' previous housing situation. Of the 58 homebuyers who responded to the questionnaire:

- over 90% owned their previous home
- close to 80% were from the Edmonton area, including St. Albert and Sherwood Park
- nearly two-thirds had lived in their previous home for over 10 years
- 82% had clear title to their previous home; 89% obtained clear title to their retirement village home
- 63% had paid more for their retirement village home than the value of their previous home
- over half had a retirement village unit that was smaller than their previous home; 20% moved into a larger home

The survey results confirm that many retirement village residents were able to recoup the equity in their previous homes. Buyers who had lived in their previous home for over 10 years also benefitted from rising house prices; though many residents paid more for their retirement village home than for their previous home, 90% were able to obtain clear title to their new house in the village. Senior home buyers want an affordable home for their retirement years and one that does not require all their savings.



Affordable bungalow-styled homes and a park setting.

3.3 Villages Appear Throughout Alberta

In addition to Edmonton and Calgary, retirement villages are appearing in a number of cities throughout Alberta, including Lethbridge, Red Deer, Medicine Hat and Grande Prairie. Municipalities within the Edmonton metropolitan region, such as St. Albert, Sherwood Park, Leduc, and Stony Plain, have also been introduced to the retirement village. Around Calgary, two smaller centres, Cochrane and Airdrie have retirement villages. The popularity of these villages in so many centres is a direct reflection of demographics and the changing needs of an aging population.

Villages still tend to locate in the suburbs but, on occasion, projects have been built on more centrally located sites when these lands became available. In Grande Prairie, for example, a village was built on a parcel that was freed up when the fair grounds were moved. The new project is well located close to a hospital, shopping and a lake, and takes advantage of good viewpoints.

In discussions with staff of city planning and development departments throughout the Province, most retirement villages offer a welcome alternative to seniors' housing. Projects seem to be well-received by residents and successful projects are often followed by further proposals.

Alberta, it seems, is an attractive place to stay for a number of people approaching their retirement years. Often, a marketing feature for many retirement villages is the added security for residents who wish to vacation out of town and for extended periods. Retirement housing projects have existed in British Columbia and the sun-belt areas of the United States for many years now. Ontario developers are also enjoying a boom in the retirement housing market. Retirement village projects have expanded into Winnipeg, where they have found the seniors' housing market in very much demand. Saskatchewan's housing potential is somewhat depressed in comparison; local developers have already tapped the limited retirement housing market in Saskatchewan's main cities.

3.4 Seniors' Housing Alternative Varied

The retirement village concept of housing allows seniors to retire in a house of their own, freed from most security and maintenance worries. For seniors who cannot afford home ownership or regular rental apartments or who are limited by frailty or ill health, a number of other housing options exist, which take into account seniors' health and economic situation. The provincial government is also promoting home care services that extend the time seniors' may remain in their own home and neighbourhood. Garden suites are presently being tested in Alberta and will allow the elderly to remain close to relatives. A number of seniors' housing alternatives are summarized below:

Seniors Citizens' Self-Contained Apartments

The self-contained apartment program was developed by Alberta Mortgage and Housing Corporation (AMHC). Seniors remain independent in their own bachelor or one bedroom apartment. Rent is established at 25% of the residents' gross monthly income so projects are geared to limited income seniors on basic pensions and fixed incomes. Apartment buildings range in size from high rises to four-plexes and often include a security system, central lounge areas and laundry facilities. AMHC builds the apartments and maintains ownership, but projects are usually sponsored and managed by a non-profit group such as a church, legion, society or municipality.

Senior Citizens' Lodges

Lodges are managed and funded by non-profit Municipal Foundations but are built and owned by AMHC. Although similar to self-contained apartments, lodges provide complete meal and housekeeping services to residents. Rents may not exceed rates set by Provincial Legislation.

Nursing Homes and Auxiliary Hospitals

Nursing homes provide personal care and nursing supervision to persons with stable conditions, but who require some assistance with daily activities. Auxiliary hospitals provide professional nursing and medical care to meet the needs of those who require treatment for an extended period of time due to chronic or recurring illnesses. Residents pay an accommodation cost that has been approved by the Province and health care costs are paid for by provincial health care. Both nursing homes and auxiliary hospitals may be initiated by non-profit groups and municipalities.

Co-ordinated Home Care Program

The home care program allows convalescents and elderly people to remain in their own home by providing professional health and support services. The program is funded by the Alberta Department of Health and administered and delivered through local health units. Family

and community support services include homemaking, out-reach, visiting, Meals-on-Wheels, handyman help, counselling and transportation.

Garden Suite Pilot Project

A garden suite is a portable, self-contained house for older people that can be placed in the backyard of their children's property. Residents of a garden suite must need some degree of care and support from their family to otherwise remain independent. The one-bedroom homes are about 50 square metres (550 square feet) and include a living/dining room, kitchen, laundry and storage area.

Alberta Municipal Affairs is involved with pilot projects in Lethbridge and the County of Parkland. The suites will be evaluated over a three year period (late 1989 to late 1992) to determine their feasibility as an alternative housing option that will allow seniors to retain their independence.

4. ISSUES

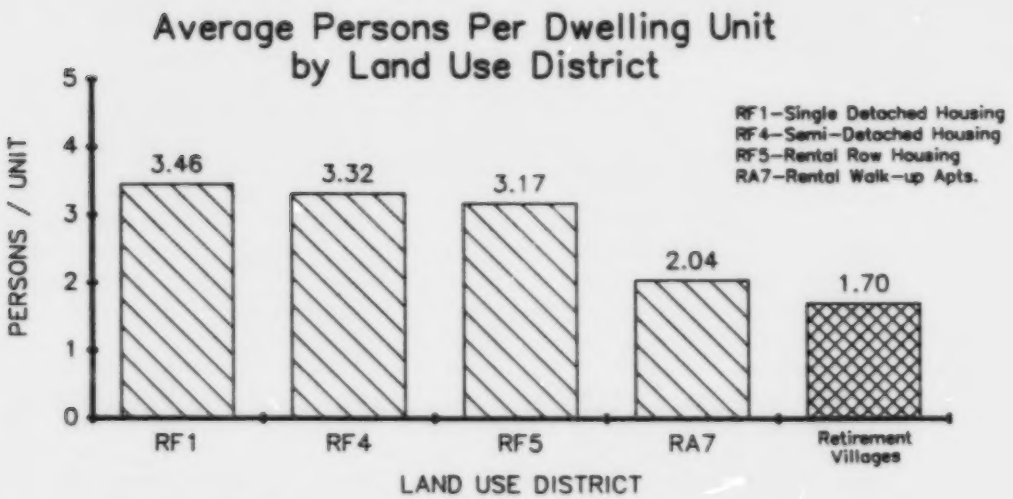
4.1 Implications for Neighbourhoods

Seniors' retirement villages appear to be well received throughout Edmonton. Their introduction a few years ago has changed the population mix and appearance of several suburban neighbourhoods in Edmonton. In Mill Woods and Bearspaw, for example, villages helped to complete the neighbourhoods by filling out vacant multi-family sites. Their early appearance in Rhatigan Ridge and Whitemud Creek have helped to build out these new neighbourhoods faster.

Retirement villages are planned communities for adults 45-50 years and over. The question of whether age segregation is good or bad will likely be decided by consumers over time; for now, the success of retirement villages seem to indicate that some seniors, given the choice, would prefer to live among people in their own age group.

These collections of retirement villages, combined with a lack of multi-family developments, may contribute to already low numbers of school-age children in some neighbourhoods. From the study of four early retirement villages in Edmonton (see Section 3.2), average household size was 1.7 persons per dwelling unit (PPDU). As shown in Figure 4, this is far below the average PPDU figure for single detached housing (3.46), semi-detached housing (3.32) and row housing (3.17).

Figure 4



Source: Edmonton Planning and Development Department, Report on Residential Population Densities in Edmonton, 1983.

Note: Figures are for Area Structure Plan Areas.

Retirement villages tend to be built at densities of 18-22 units per hectare, compared to 15 units per hectare for single family housing and 26 units per hectare for semi-detached housing. Low density retirement villages are typically far below the 42 units per hectare figure generally allowed for row housing (RF5). As well, housing densities in new neighbourhoods are further reduced by the tendency for both single family and multi-family housing to be built at densities considerably lower than the maximums allowed in the Land Use Bylaw and lower than proposed in Area Structure Plans.[3] These trends to traditional low density development may slow down the size and timing of new schools. Today's low fertility rates, as well, play a part in this scenario.

This population mix is not as critical in already built-up or older neighbourhoods like Bearspaw and those in Mill Woods. These areas have a mix of high and low density housing already, which helps sustain generations of school age children.

Developers in the retirement housing market have already begun to notice a concentration of retirement villages in some areas of the City. Recently, a proposed project in the Riverbend area was cancelled because of saturation in the market. The site was redistricted to single family lots.

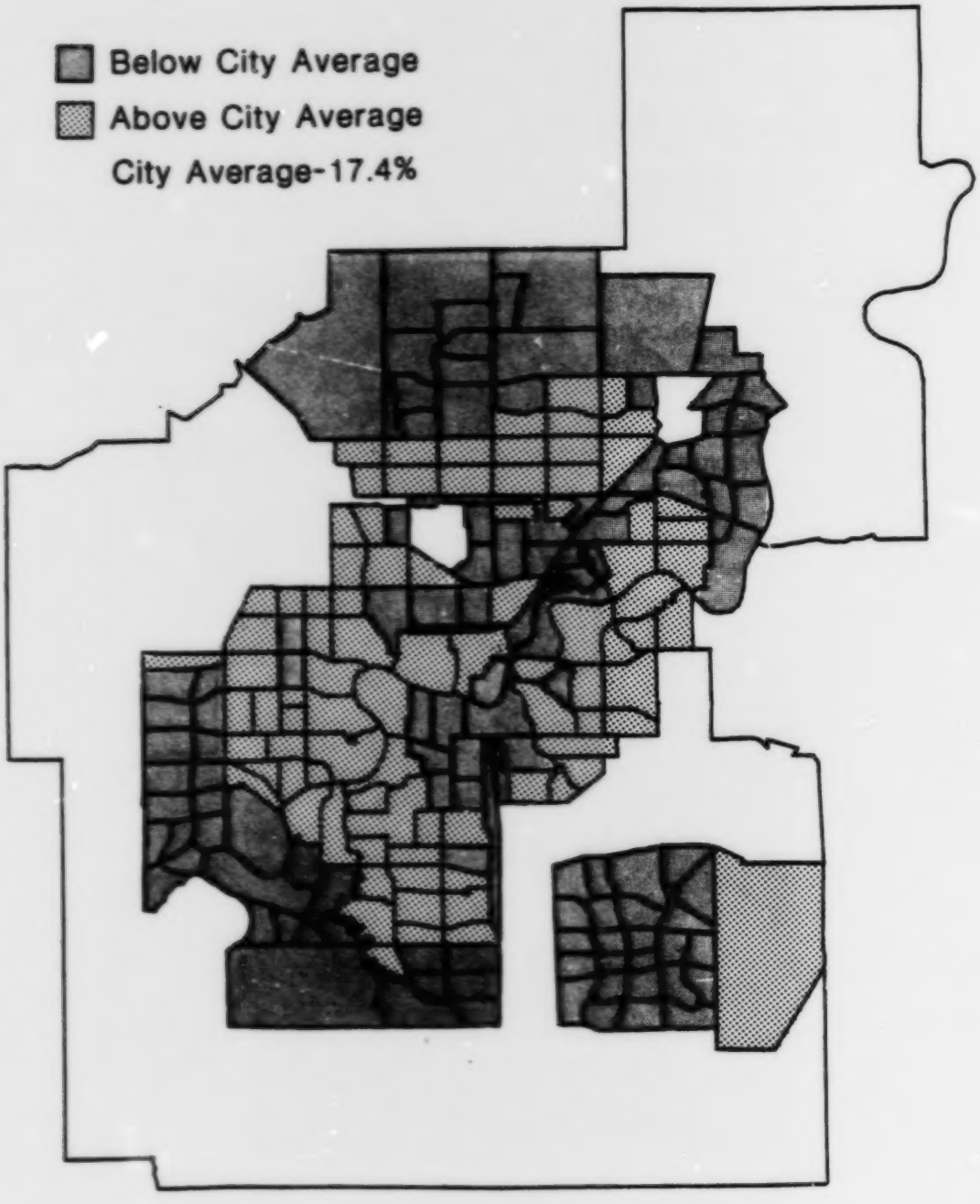
The marketplace will also decide how profitable new villages will be, given lower vacancy rate and the rising price of new suburban land. The downturn in the economy provided the impetus for villages in the suburbs; it may become more difficult for developers to find sites in the future. Higher density projects such as the highrises along the river bank may become a more feasible product if suburban land prices continue to increase. Developers will be interested in suitable inner city properties which become available.

Maps 2 and 3 represent those areas of the City which, in 1986, had a higher than average proportion of persons in two age groups: 45-64 years and 65 years and older. Persons aged 45 to 64 years represent a prime market for retirement villages. Map 2 shows a higher than average number of these people in the older suburban neighbourhoods and in some selected inner city areas. In Map 3, persons aged 65 and older are less scattered throughout the City and tend to be concentrated in inner city neighbourhoods.

Edmonton's retirement villages have tended to locate in new suburban areas such as Riverbend, West Jasper Place and Mill Woods. These villages have likely drawn many of their residents out of older suburban and inner city neighbourhoods. In contrast, new villages in the inner city are attempting to draw seniors from the immediate surroundings. Villages or seniors' apartments located within Edmonton's inner city would represent a less drastic move for many persons aged 45 to 65 and older.

Map 2

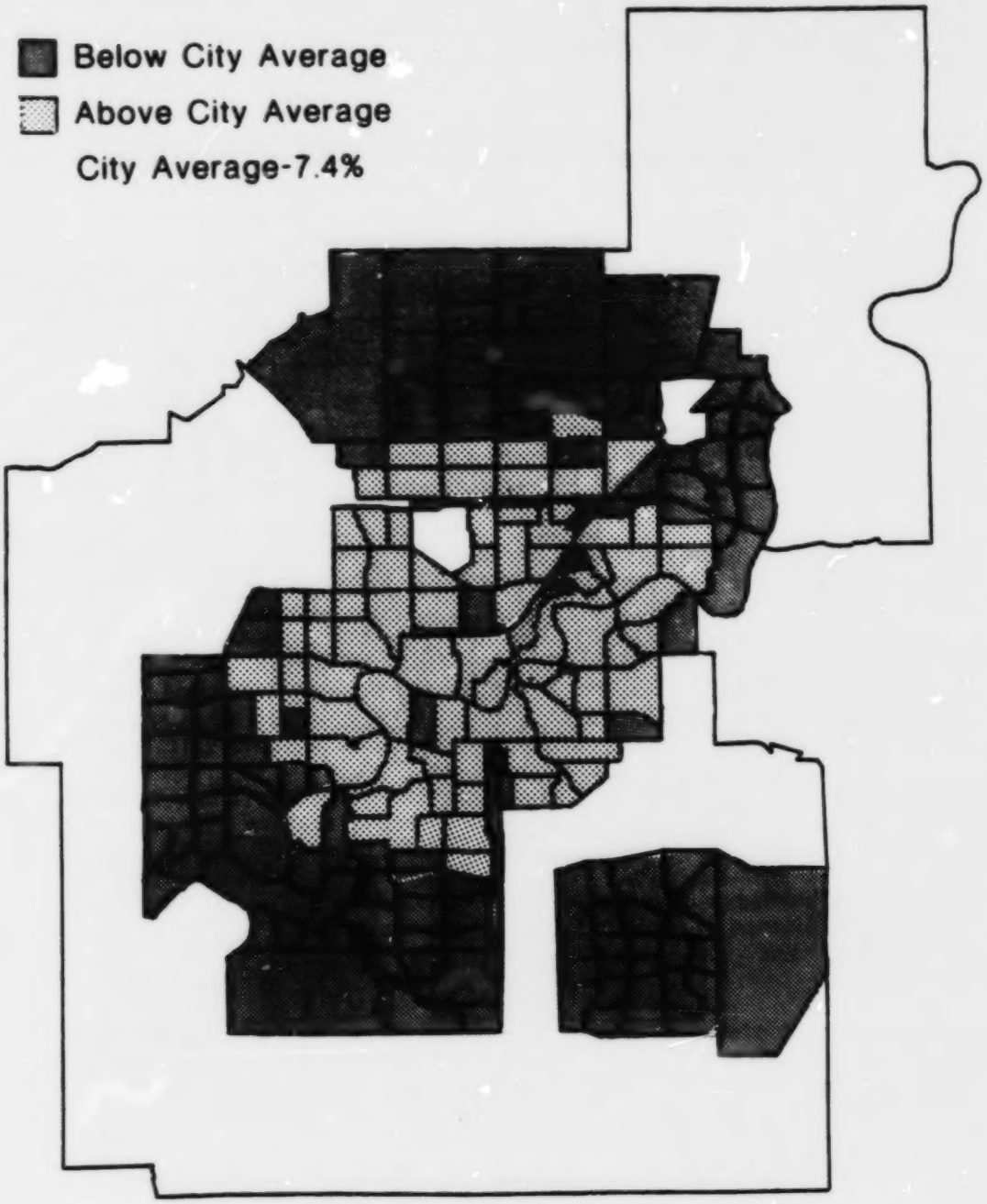
Neighbourhoods with an Above Average Share of Persons Aged 45 - 65



Source: Statistics Canada, 1986 Census of Canada

Map 3

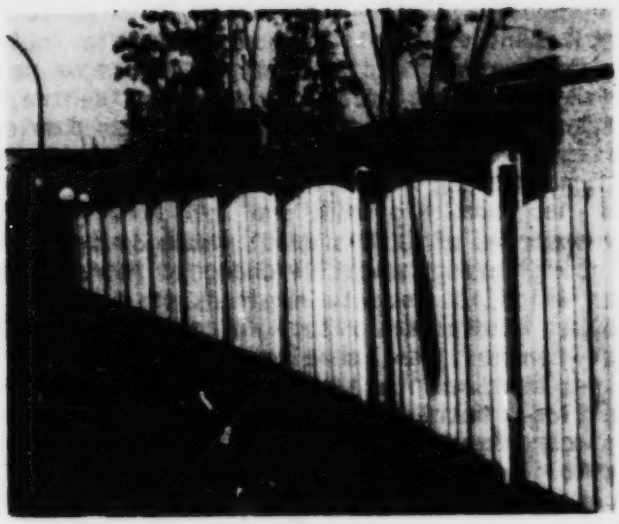
Neighbourhoods with an Above Average Share of Persons Aged 65 and Older



Source: Statistics Canada, 1986 Census of Canada

In many retirement villages, residents have access to recreational and social activities organized around a central amenity building. Residents are also free to take advantages of services and amenities enjoyed by the rest of the neighbourhood, including community league facilities, libraries, swimming pools, parks and the public transportation network. Whether seniors, as a cohesive special interest group, will influence the type of services and facilities in their neighbourhoods has yet to be determined. The expectation is that seniors share similar concerns with young families and single people with regards to bus service and parks, but may be less interested in schools and day care facilities.

At street level, all retirement villages are separated from the rest of the community with perimeter fencing. The layout of the private property within the fencing typically varies depending on whether it is a condominium project or fee simple ownership. In most condominium projects, bungalows in attached groupings surround the common recreational facility. In some newer projects, units are held on a fee simple basis and there is no recreational centre; semi-attached bungalows line what appears to be a standard street network, including cul-de-sacs. Both designs are still separated from the rest of the neighbourhood with private fencing. Although these fences create a uniform view from the outside street level, the low density housing within blends well with the overall residential design of the neighbourhood.



Fencing surrounds most villages.

4.2 Variations on a Theme

Retirement housing projects have existed outside of Alberta and in the United States for many years now, providing many variations on the theme. Edmonton's retirement villages often represent the principle home of most residents. Edmontonians may also have second homes or vacation homes in milder holiday destinations. Retirement projects in British Columbia or the southern United States cater to large senior populations because of their favourable climates.

The age segregation movement has been taken to the extreme in the City of Mesa, Arizona. Mesa has adopted an age-specific zoning code which requires that each home in a designation overlay zoning district have at least one resident 50 years or older. Restrictions are placed on visitors under 18 years.[4] "Kid-free" zoning is not likely in Canada. In Edmonton, our climate does not attract retirees in great numbers; the seniors' boom is due to aging in place.

Large retirement projects in the United States and elsewhere in Canada have expanded to include health and support services in addition to housing. A Continuous Care Retirement Community (CCRC) in Saskatoon, Saskatchewan includes a 50-bed nursing home and a 100-unit apartment complex. Residents choose an independent lifestyle in the apartment complex; when health deteriorates, help may be brought into the home, or seniors can move to the nursing home. A quarter of the apartment units are rented to lower income seniors; residents in the remaining units purchase a life interest in their apartment which can be bought back by the nonprofit corporation that markets the complex.[5]

A retirement village in Airdrie, Alberta includes community shuttle service for shopping and special events, a security alarm system in each home linked to an on-site care centre, optional medical and homecare services and a choice of fee-simple ownership or rental. The community provides health care security in a non-institutional setting.[6]

Many examples of CCRC's exist throughout the United States and these are going through adaptive changes. Rural communities on multi-acre sites which accommodate hundreds of dwelling units are less common today as land prices rise. Rather than transplanting the elderly to rural centres, new developers are building high rise life care centres that replicate a hotel environment with its "catered living". Traditional hotel developers like Hyatt and Marriott are entering the life care market, shifting the emphasis from health care to hospitality. Many centres make adaptive reuse of existing buildings. For example, an old luxury apartment building in Dallas, Texas and a former college campus in New Jersey have been redesigned for seniors' housing.[7]

As found in many CCRCs, the cost of maintaining the nursing home component is high. The Saskatchewan government has redirected much

of its funding towards homecare and Meals-on-Wheels. The Alberta Government is also promoting homecare services in order to avoid or delay institutionalization.

Aging in place would allow seniors to remain in their own home and neighbourhood, helped along with deliverable services. Given this scenario, the renovation market must become more sensitive to the needs of the senior market. Simple additions like handrails by stairs, grab-bars in bathrooms, and emergency call buttons make a seniors' own home safer and more comfortable.

Aging in place may also take the form of garden suites, where aging parents may remain close to relatives but still maintain some level of privacy and independence. Homesharing allows unrelated seniors to live together in an existing home that has been renovated to accommodate distinct apartment units. Accessory apartments represent a secondary unit which is incorporated into or added to a single family home. All these variations to existing homes provide elderly residents with security and social advantages over seniors living alone.

In the United States, many seniors are aging in place in what are becoming known as Naturally Occurring Retirement Communities (NORCs). NORCs are defined as existing multi-family residential developments in which at least 50% of the residents have aged to senior status. What makes them work as retirement communities is the presence of a nonprofit corporation that delivers the necessary services to the seniors in their homes.[8]

Innovative housing forms pioneered in Denmark recognize that housing needs change with changing lifestyles. With cohousing, neighbourhoods are custom-designed by the residents, and combine clusters of private dwellings with community facilities. In communities which range in size from 6 to 80 households, units share backyards, forming a community park. A community facility is used for meetings, meals, entertainment, child care and guest rooms. The dwelling units themselves are flexible and can be adapted to accommodate changing space requirements. Residents can choose between privacy and a more activity community life.[9]

In Edmonton, a new variation to retirement housing combines apartments with waiter-served meal service, 24-hour staffing, scheduled transportation services, housekeeping services and emergency nursing service to an over 65 clientele. Rental fees for the one or two bedroom suites also include a number of planned social and recreational activities. This type of rental apartment accommodation appears to be oriented to wealthier seniors who are not interested in homeownership.

The potential exists for many variations on the theme of retirement villages. The need is upon us to prepare for the housing demands of the future. As Edmonton's neighbourhoods change and age, new and

innovative housing forms will be introduced. Naturally Occurring Retirement Communities, which are becoming a distinct reality in the United States, may soon occur in Edmonton given todays' tendencies toward aging in place. Existing inner city housing that may be too expensive for new development may be ready for new management and marketing as retirement communities.

Retirement villages, along with new young adult oriented condominium projects, luxury homes and apartments and theme neighbourhoods, all reflect how Edmonton's neighbourhoods are changing and where new growth markets tend to be. Lifestyle adjustments that have resulted in greater mobility, smaller nuclear families, dual-career households and single parent families all tug at the traditional neighbourhood form. Today, new residential neighbourhoods are often segmented from surrounding areas with well-defined gateways and fencing. Families return home to their neighourhood which is distinct from others in the area, and often marketed under themes, with names identifying exclusive features like a creek, lake or golf course. Within these distinct neighbourhoods, retirement villages form the "community within a community," taking these trends a step further.

As we work towards understanding ways to house our growing elderly population, we must learn to understand neighbourhood changes and its effect on the City.

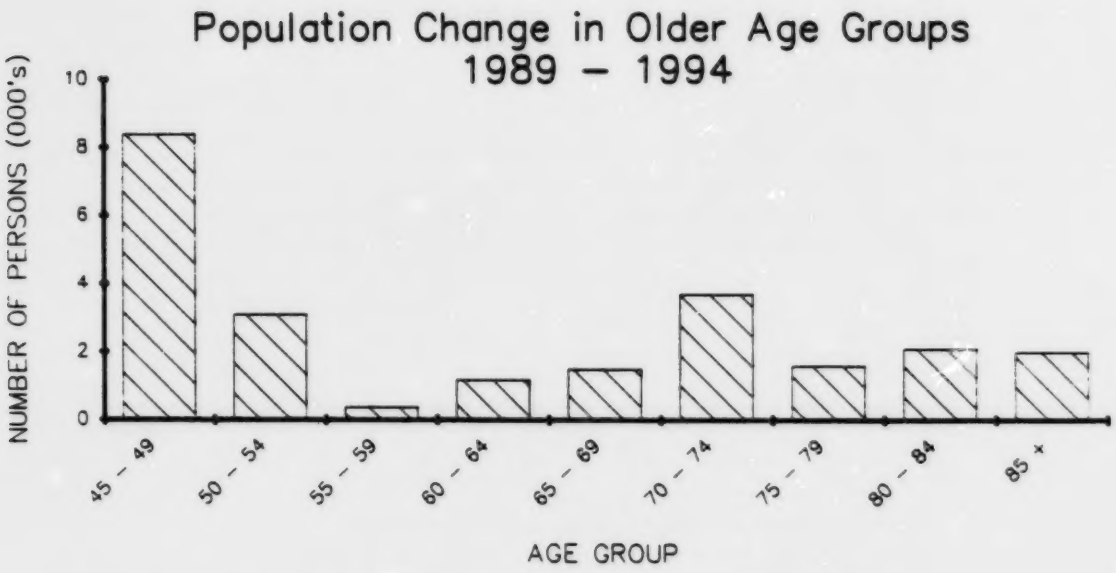
Gateway entrances and attractive park space.

5. FUTURE DIRECTIONS FOR EDMONTON

Given the aging of the population and a recognition that neighbourhoods are changing, a number of scenarios may be anticipated for Edmonton which relate to the type and location of future retirement housing.

Todays' successful retirement villages are filling the previously unmet housing needs of adults in the 45 and over age groups. The retirement village design meets the needs of healthy, socially active seniors by providing attractive housing outside of an institutionalized setting. Figure 5 shows population change in the older age groups over the 1989 to 1994 forecast period. The 45-54 age ranges and the 70 and over age groups will grow considerably over the next five years. High percentage increases in the oldest age ranges suggest that future seniors' housing may need to incorporate links to health care facilities and provide services and housing designs oriented to the frail elderly. At least one apartment complex in Edmonton today is advertising high level services to seniors outside of an institutionalized setting.

Figure 5

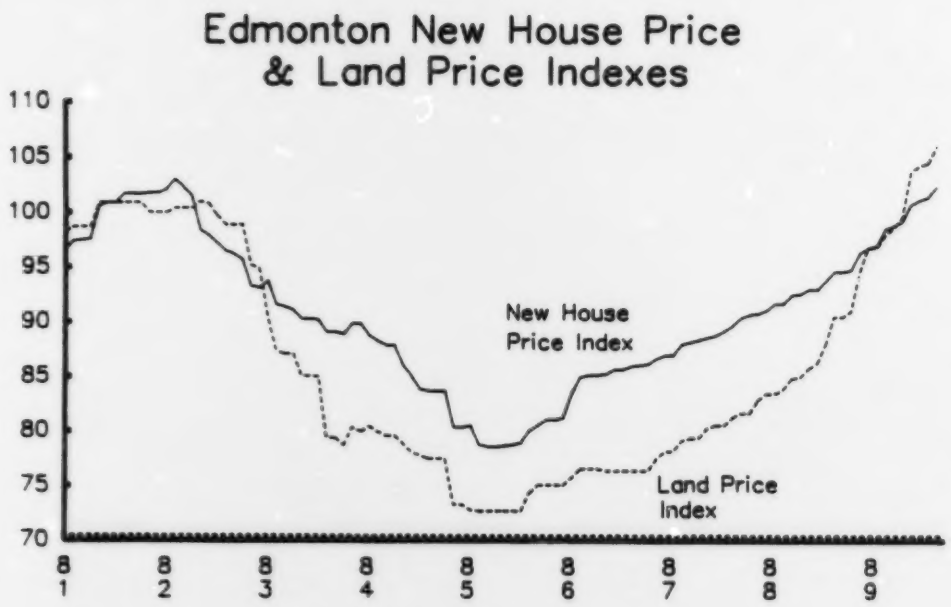


Source: 1989 Civic Census; Planning and Development Department, October 1989.

Retirement housing designs may also change in the future in response to rising land prices. Figure 6 shows the fluctuations in Edmonton's new house price and land price indexes over the 1981 to 1989 period. Prices have recovered since 1985's lows; built forms may have to adapt to increasing land prices with higher density designs such as high rises and apartments. Lower density retirement village projects may require more attached units in a row.

Low density retirement villages will likely still be popular in the growing suburbs. They generate a much lower average number of persons per dwelling unit than traditional row housing (RF5) designs and this must be taken into account when planning new neighbourhoods and estimating population counts.

Figure 6



Source: Canada Mortgage and Housing Corporation.
Note: The New House Price Index is comprised of both land and building.

Land prices and availability will also affect the location of new retirement villages. Projects are expected to remain in the suburbs until ready land inventories are used up. Excellent potential exists in Mill Woods, where many city owned multi-family parcels remain vacant. Land is also available in the Town Centre. Mill Woods is largely built up, with recreational amenities, shopping, and health care facilities all in place. Seniors are apt to prefer living in a settled neighbourhood over largely undeveloped neighbourhoods. Potential also exists in north Edmonton, where servicing limitations and uncertainties have under-represenTeded this area with retirement villages.

Maps 2 and 3 show those Edmonton neighbourhoods having an above average share of older adults. Persons 65 and over tend to be in the older inner city areas. The younger age groups, 45-64, are somewhat further removed from the central area neighbourhoods, but still not concentrated in the newer suburbs.

Inner city neighbourhoods, therefore, are home to an above average proportion of older adults. As these adults age in place, existing buildings may convert over to retirement housing just as Naturally Occurring Retirement Communities (NORCs) have developed in the United States. This may already be occurring in some Edmonton areas. The Oliver neighbourhood, just west of the downtown, has a number of highrises, apartment villages, and seniors' lodges. Compared to the City as a whole, an above average number of seniors live in Oliver, making it a prime neighbourhood for NORCs. Converting existing buildings to retirement communities may be easier than the time and money involved with redevelopment to a new built form.

Just as market forces played a large part in the development and success of retirement villages, so will these forces work to decide their future. The aging of the population, land prices, resale housing markets and land availability will combine to influence new retirement housing.

6. CONCLUSION

Retirement villages appeared in Edmonton less than five years ago and continue to be popular today. Although new villages have evolved somewhat to reflect consumers' tastes and demands, all villages capitalize on a similar formula that combines housing and lifestyle. Active adults can maintain the independence and freedom of homeownership, give up worries regarding security and outdoor maintenance, and retire among neighbours that share their interests.

The aging of the Canadian population will continue, and with it, increase demand for innovative ways to house a growing generation of healthier, wealthier seniors. The retirement village concept of housing will not replace the need for subsidized housing and institutionalized care, but they provide one option that recognizes seniors as a specialized group, with diverse needs and interests. Any attention given the seniors' housing market is positive and necessary.

Any attention given the retirement housing market will also require a clearer appreciation of the changes our neighbourhoods are going through. As society becomes segmented into more and more special interest groups, an understanding of the link between lifestyles and land use will lead to housing forms that meet the needs of all groups.

Villages offer a lifestyle alternative.

NOTES

1. See Volker Mendritzki, Senior Citizen Village Concept Volume 1 and II, Alberta Municipal Affairs, Edmonton, 1983.

2. See Lorraine Romank, Review of Ownership Retirement Housing Projects in Red Deer, Alberta, Alberta Municipal Affairs, Edmonton, 1988.

3. See Angela Hingston, Suburban Housing Mix and Density, Research Paper No. 22, Edmonton Planning and Development Department, 1988.

4. See "Retirement Housing", Planning Supplement to Background, Ontario Ministry of Municipal Affairs, Ottawa, 1985.

5. See "All in One Place - Continuum of Care Communities", Options: Housing for Older Canadians, Conference Proceedings, Halifax, October 17-22, 1988, Canada Mortgage and Housing Corporation, 1989.

6. See "Developing and Marketing Seniors' Housing - From Concept to Reality", Options: Housing for Older Canadians, Conference Proceedings, Halifax, October 17-22, 1988, Canada Mortgage and Housing Corporation, 1989.

7. See Daralice D. Boles, "Aging in Place in the 1990s", Progressive Architecture, November 1989.

8. See "Aging in Place - There are Still Choices", Options: Housing for Older Canadians, Conference Proceedings, Halifax, October 17-22, 1988, Canada Mortgage and Housing Corporation, 1989.

9. See "Cohousing", The Futurist, September - October, 1989.

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